



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2019
OF THE CONDITION AND AFFAIRS OF THE
UNUM INSURANCE COMPANY

NAIC Group Code 0565 0565 NAIC Company Code 67601 Employer's ID Number 04-2381280
(Current) (Prior)

Organized under the Laws of MAINE, State of Domicile or Port of Entry ME

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized 08/06/1965 Commenced Business 02/18/1966

Statutory Home Office 2211 CONGRESS STREET PORTLAND, ME, US 04122
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1 FOUNTAIN SQUARE
(Street and Number)
CHATTANOOGA, TN, US 37402-1330 423-294-1011
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1 FOUNTAIN SQUARE CHATTANOOGA, TN, US 37402-1330
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 2211 CONGRESS STREET
(Street and Number)
PORTLAND, ME, US 04122 207-575-2211
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.unum.com

Statutory Statement Contact JONATHAN SANFORD 423-294-1882
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OFFICERS




Chairman, President and Chief Executive Officer	<u>MICHAEL QUINN SIMONDS</u>	Executive Vice President, Chief Information and Digital Officer	<u>PUNEET BHASIN</u>
Executive Vice President, Finance	<u>STEVEN ANDREW ZABEL #</u>	Executive Vice President, General Counsel	<u>LISA GONZALEZ IGLESIAS</u>
Senior Vice President, Chief Financial Officer	<u>STEPHEN JOSEPH MITCHELL</u>	Senior Vice President, Chief Actuary and Appointed Actuary	<u>SCOTT ALLAN CARTER #</u>
Senior Vice President, Chief Accounting Officer	<u>DANIEL JASON WAXENBERG</u>	Senior Vice President, Tax and Treasury	<u>CHERIE ANTOINETTE PASHLEY</u>
Vice President, Treasurer	<u>BENJAMIN SETH KATZ</u>	Vice President, Managing Counsel and Corporate Secretary	<u>JEAN PAUL JULLIENNE</u>

DIRECTORS OR TRUSTEES

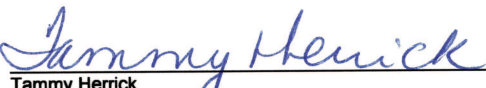
<u>LISA GONZALEZ IGLESIAS</u>	<u>STEVEN ANDREW ZABEL</u>	<u>PUNEET BHASIN</u>
<u>STEPHEN JOSEPH MITCHELL</u>	<u>CHERIE ANTOINETTE PASHLEY</u>	<u>MICHAEL QUINN SIMONDS</u>
	<u>MARYLOU RYAN MURPHY #</u>	

State of Tennessee SS:
County of Hamilton

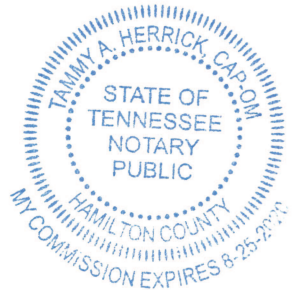
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

 MICHAEL QUINN SIMONDS Chairman, President and Chief Executive Officer	 JEAN PAUL JULLIENNE Vice President, Managing Counsel and Corporate Secretary	 BENJAMIN SETH KATZ Vice President, Treasurer
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Subscribed and sworn to before me this
19 day of February 2020


Tammy Herrick
My Commission Expires: August 25, 2020

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	56,120,204		56,120,204	56,595,226
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$328,608 , Schedule E - Part 1), cash equivalents (\$1,819,602 , Schedule E - Part 2) and short-term investments (\$0 , Schedule DA)	2,148,210		2,148,210	130,092
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	1,395,480		1,395,480	1,407,275
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	59,663,894		59,663,894	58,132,593
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	486,588		486,588	446,294
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,524,053		2,524,053	704,462
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	230,791		230,791	127,605
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0	52,331
18.2 Net deferred tax asset	590,223	562,093	28,130	346,160
19. Guaranty funds receivable or on deposit	22,739		22,739	27,487
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,093,808		1,093,808	902,316
24. Health care (\$0) and other amounts receivable	5,402	5,402	0	0
25. Aggregate write-ins for other than invested assets	855,639		855,639	159,230
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	65,473,137	567,495	64,905,642	60,898,479
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,364,408		2,364,408	1,901,281
28. Total (Lines 26 and 27)	67,837,545	567,495	67,270,050	62,799,760
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Receivable for investment income	0		0	3,670
2502. TPA receivables	769,251		769,251	152,413
2503. Other tax receivables	86,389		86,389	3,148
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	855,639		855,639	159,230

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)		
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	1,703	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	5,014,207	5,286,495
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)		
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	3,856,772	1,027,382
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 35,647 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	35,647	0
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ 0 assumed and \$ 271,898 ceded	271,898	264,112
9.4 Interest maintenance reserve (IMR, Line 6)	3,401,171	3,642,483
10. Commissions to agents due or accrued-life and annuity contracts \$ 67,099 accident and health \$ 508,710 and deposit-type contract funds \$ 0	575,809	182,242
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)		
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	1,029,983	69,843
15.1 Current federal and foreign income taxes, including \$ (129,538) on realized capital gains (losses)	21,984	0
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee		
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	727,347	365,194
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$ 0		1,001,480
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	529,424	500,965
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	83,371	76,708
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	2,099,427	1,564,818
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	17,648,743	13,981,721
27. From Separate Accounts Statement	2,364,408	1,901,281
28. Total liabilities (Lines 26 and 27)	20,013,151	15,883,001
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	126,415	445,001
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	48,800,000	48,800,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	(4,169,516)	(4,828,242)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement)	44,756,899	44,416,759
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	47,256,899	46,916,759
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	67,270,050	62,799,760
DETAILS OF WRITE-INS		
2501. Other amounts payable to reinsurers	2,098,191	1,564,318
2502. Missing claimant's liability	1,236	500
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,099,427	1,564,818
3101. Deferred gain on reinsurance transactions	126,415	445,001
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	126,415	445,001
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	21,521,427	4,791,895
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	2,185,741	2,130,235
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	241,312	272,850
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	889,885	1,116,536
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	31,074	34,320
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	78,298	20,504
9. Total (Lines 1 to 8.3)	24,947,737	8,366,341
10. Death benefits		
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13. Disability benefits and benefits under accident and health contracts	9,175,115	2,395,807
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts		
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	264,187	259,808
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	1,703	0
20. Totals (Lines 10 to 19)	9,441,005	2,655,615
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	4,387,046	1,518,279
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	7,573,974	2,345,954
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	2,381,562	464,399
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	5,583	8,223
28. Totals (Lines 20 to 27)	23,789,169	6,992,470
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,158,568	1,373,871
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,158,568	1,373,871
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	130,612	161,931
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,027,956	1,211,940
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$10,957 (excluding taxes of \$0 transferred to the IMR)	(9,198)	4,682
35. Net income (Line 33 plus Line 34)	1,018,758	1,216,622
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	46,916,758	46,092,562
37. Net income (Line 35)	1,018,758	1,216,622
38. Change in net unrealized capital gains (losses) less capital gains tax of \$(2,477)	(9,318)	(2,549)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	21,433	31,646
41. Change in nonadmitted assets	(337,025)	(71,992)
42. Change in liability for reinsurance in unauthorized and certified companies	(6,662)	410
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(28,459)	8,959
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance	(318,586)	(358,899)
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	340,140	824,197
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	47,256,899	46,916,758
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	78,298	20,504
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	78,298	20,504
2701. Miscellaneous expenses	5,345	8,178
2702. Fines and penalties paid to regulatory authorities	238	45
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	5,583	8,223
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	19,737,484	4,087,433
2. Net investment income	2,118,390	2,061,804
3. Miscellaneous income	582,458	781,812
4. Total (Lines 1 through 3)	22,438,331	6,931,048
5. Benefit and loss related payments	6,340,102	1,358,192
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	12,646,109	3,721,091
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$21,942 tax on capital gains (losses)	67,254	236,339
10. Total (Lines 5 through 9)	19,053,466	5,315,622
11. Net cash from operations (Line 4 minus Line 10)	3,384,866	1,615,426
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	2,495,440	5,451,966
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	8,830	0
12.7 Miscellaneous proceeds	1,759	14,006
12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,506,029	5,465,972
13. Cost of investments acquired (long-term only):		
13.1 Bonds	2,000,000	8,882,319
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,000,000	8,882,319
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	506,029	(3,416,347)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	(1,000,000)	1,000,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(534,311)	(944,803)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(338,465)	(23,897)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,872,776)	31,300
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	2,018,118	(1,769,620)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	130,092	1,899,713
19.2 End of year (Line 18 plus Line 19.1)	2,148,210	130,092

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	21,521,427					21,521,427			
2. Considerations for supplementary contracts with life contingencies		XXX	XXX			XXX	XXX		XXX
3. Net investment income	2,185,741			353,601	1,204,959	627,181			
4. Amortization of Interest Maintenance Reserve (IMR)	241,312			39,039	133,031	69,242			
5. Separate Accounts net gain from operations excluding unrealized gains or losses							XXX		
6. Commissions and expense allowances on reinsurance ceded	889,885	322,904		566,212	768		XXX		
7. Reserve adjustments on reinsurance ceded							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	31,074			31,074			XXX		
8.2 Charges and fees for deposit-type contracts						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income	78,298			76,954		1,344			
9. Totals (Lines 1 to 8.3)	24,947,737	322,904		1,066,881	1,338,759	22,219,194			
10. Death benefits						XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments)						XXX	XXX		
12. Annuity benefits		XXX	XXX			XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	9,175,115					9,175,115	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits							XXX		
15. Surrender benefits and withdrawals for life contracts						XXX	XXX		
16. Group conversions							XXX		
17. Interest and adjustments on contract or deposit-type contract funds	264,187			60,532	201,491	2,164	XXX		
18. Payments on supplementary contracts with life contingencies						XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts	1,703					1,703	XXX		
20. Totals (Lines 10 to 19)	9,441,005			60,532	201,491	9,178,982	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,387,046	4,318		588,236	768	3,793,723			XXX
22. Commissions and expense allowances on reinsurance assumed							XXX		
23. General insurance expenses and fraternal expenses	7,573,974			10,317		7,563,657			
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,381,562	232,935		402,207	1,558	1,744,862			
25. Increase in loading on deferred and uncollected premiums							XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance							XXX		
27. Aggregate write-ins for deductions	5,583	60		5,523					
28. Totals (Lines 20 to 27)	23,789,169	237,313		1,066,815	203,817	22,281,224			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,158,568	85,592		66	1,134,941	(62,030)			
30. Dividends to policyholders and refunds to members							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,158,568	85,592		66	1,134,941	(62,030)			
32. Federal income taxes incurred (excluding tax on capital gains)	130,612	9,648		7	127,950	(6,993)			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,027,957	75,944		58	1,006,992	(55,037)			
34. Policies/certificates in force end of year	181,760	2,812		67	373	178,508	XXX		
DETAILS OF WRITE-INS									
08.301. Miscellaneous income	78,298			76,954		1,344			
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	78,298			76,954		1,344			
2701. Miscellaneous expenses	5,345			5,345					
2702. Fines and penalties paid to regulatory authorities	238	60		178					
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	5,583	60		5,523					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)												
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income												
4. Amortization of Interest Maintenance Reserve (IMR)												
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	322,904		47,879			275,025						
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income												
9. Totals (Lines 1 to 8.3)	322,904		47,879			275,025						
10. Death benefits												
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts												
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts												
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds												
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts												
20. Totals (Lines 10 to 19)												
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	4,318		4,233			85						XXX
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses												
24. Insurance taxes, licenses and fees, excluding federal income taxes	232,935		30,574			202,361						
25. Increase in loading on deferred and uncollected premiums												
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	60		60									
28. Totals (Lines 20 to 27)	237,313		34,867			202,446						
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	85,592		13,013			72,579						
30. Dividends to policyholders and refunds to members												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	85,592		13,013			72,579						
32. Federal income taxes incurred (excluding tax on capital gains)	9,648		1,467			8,180						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	75,944		11,545			64,399						
34. Policies/certificates in force end of year	2,812		290	96		2,426						
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)												
2701. Fines and penalties paid to regulatory authorities	60		60									
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	60		60									

(a) Include premium amounts for preneed plans included in Line 1

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)									
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income									
4. Amortization of Interest Maintenance Reserve (IMR)									
5. Separate Accounts net gain from operations excluding unrealized gains or losses									
6. Commissions and expense allowances on reinsurance ceded									
7. Reserve adjustments on reinsurance ceded									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts									
8.2 Charges and fees for deposit-type contracts									
8.3 Aggregate write-ins for miscellaneous income									
9. Totals (Lines 1 to 8.3)									
10. Death benefits									
11. Matured endowments (excluding guaranteed annual pure endowments)									
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts									
14. Coupons, guaranteed annual pure endowments and similar benefits									
15. Surrender benefits and withdrawals for life contracts									
16. Group conversions									
17. Interest and adjustments on contract or deposit-type contract funds									
18. Payments on supplementary contracts with life contingencies									
19. Increase in aggregate reserves for life and accident and health contracts									
20. Totals (Lines 10 to 19)									
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)									XXX
22. Commissions and expense allowances on reinsurance assumed									
23. General insurance expenses									
24. Insurance taxes, licenses and fees, excluding federal income taxes									
25. Increase in loading on deferred and uncollected premiums									
26. Net transfers to or (from) Separate Accounts net of reinsurance									
27. Aggregate write-ins for deductions									
28. Totals (Lines 20 to 27)									
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)									
30. Dividends to policyholders and refunds to members									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)									
32. Federal income taxes incurred (excluding tax on capital gains)									
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)									
34. Policies/certificates in force end of year									
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)									
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)									

(a) Includes the following amounts for FEGLI/SGLI: Line 1, Line 10, Line 16, Line 23, Line 24

(b) Include premium amounts for preneed plans included in Line 1

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	353,601	353,601					
4. Amortization of Interest Maintenance Reserve (IMR)	39,039	39,039					
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded	566,212	566,212					
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	31,074			31,074			
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income	76,954	76,954					
9. Totals (Lines 1 to 8.3)	1,066,880	1,035,806		31,074			
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	60,532	60,532					
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts							
20. Totals (Lines 10 to 19)	60,532	60,532					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	588,236	588,236					
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses	10,317	10,317					
24. Insurance taxes, licenses and fees, excluding federal income taxes	402,207	402,207					
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions	5,523	5,523					
28. Totals (Lines 20 to 27)	1,066,815	1,066,815					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	65	(31,009)		31,074			
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	65	(31,009)		31,074			
32. Federal income taxes incurred (excluding tax on capital gains)	7	(3,496)		3,503			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	58	(27,513)		27,571			
34. Policies/certificates in force end of year	67	67					
DETAILS OF WRITE-INS							
08.301. Miscellaneous income	76,954	76,954					
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	76,954	76,954					
2701. Miscellaneous expense	5,345	5,345					
2702. Fines and penalties paid to regulatory authorities	178	178					
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	5,523	5,523					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts							
2. Considerations for supplementary contracts with life contingencies		XXX	XXX	XXX	XXX		XXX
3. Net investment income	1,204,959	1,204,959					
4. Amortization of Interest Maintenance Reserve (IMR)	133,031	133,031					
5. Separate Accounts net gain from operations excluding unrealized gains or losses							
6. Commissions and expense allowances on reinsurance ceded	768	768					
7. Reserve adjustments on reinsurance ceded							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts							
8.2 Charges and fees for deposit-type contracts							
8.3 Aggregate write-ins for miscellaneous income							
9. Totals (Lines 1 to 8.3)	1,338,759	1,338,759					
10. Death benefits							
11. Matured endowments (excluding guaranteed annual pure endowments)							
12. Annuity benefits							
13. Disability benefits and benefits under accident and health contracts							
14. Coupons, guaranteed annual pure endowments and similar benefits							
15. Surrender benefits and withdrawals for life contracts							
16. Group conversions							
17. Interest and adjustments on contract or deposit-type contract funds	201,491	201,491					
18. Payments on supplementary contracts with life contingencies							
19. Increase in aggregate reserves for life and accident and health contracts							
20. Totals (Lines 10 to 19)	201,491	201,491					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	768	768					
22. Commissions and expense allowances on reinsurance assumed							
23. General insurance expenses							
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,558	1,558					
25. Increase in loading on deferred and uncollected premiums							
26. Net transfers to or (from) Separate Accounts net of reinsurance							
27. Aggregate write-ins for deductions							
28. Totals (Lines 20 to 27)	203,817	203,817					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,134,941	1,134,941					
30. Dividends to policyholders and refunds to members							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	1,134,941	1,134,941					
32. Federal income taxes incurred (excluding tax on capital gains)	127,950	127,950					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	1,006,992	1,006,992					
34. Policies/certificates in force end of year	373	373					
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)							
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts	21,521,427												21,521,427
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	627,181												627,181
4. Amortization of Interest Maintenance Reserve (IMR)	69,242												69,242
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded													
7. Reserve adjustments on reinsurance ceded													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts													
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	1,344												1,344
9. Totals (Lines 1 to 8.3)	22,219,194												22,219,194
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	9,175,115												9,175,115
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds	2,164												2,164
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	1,703												1,703
20. Totals (Lines 10 to 19)	9,178,982												9,178,982
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	3,793,723												3,793,723
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expensess	7,563,657												7,563,657
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,744,862												1,744,862
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions													
28. Totals (Lines 20 to 27)	22,281,224												22,281,224
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	(62,030)												(62,030)
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(62,030)												(62,030)
32. Federal income taxes incurred (excluding tax on capital gains)	(6,993)												(6,993)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(55,037)												(55,037)
34. Policies/certificates in force end of year	178,508												178,508
DETAILS OF WRITE-INS													
08.301. Miscellaneous income	1,344												1,344
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	1,344												1,344
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Analysis of Increase in Reserves During the Year - Individual Life Insurance

NONE

Analysis of Increase in Reserves During the Year - Group Life Insurance

NONE

Analysis of Increase in Reserves During the Year - Individual Annuities

NONE

Analysis of Increase in Reserves During the Year - Group Annuities

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....188,242	.....169,924
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) .....2,027,916	.....2,047,343
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans .....		.....39,185
6	Cash, cash equivalents and short-term investments	(e) .....8,920	.....8,913
7	Derivative instruments	(f)	
8.	Other invested assets .....	.....32,228	.....32,228
9.	Aggregate write-ins for investment income .....	.....1,975	.....1,975
10.	Total gross investment income .....	.....2,259,281	.....2,299,569
11.	Investment expenses		(g) .....95,570
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....2,275
13.	Interest expense		(h) .....15,983
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15) .....		.....113,828
17.	Net investment income (Line 10 minus Line 16)		.....2,185,741
DETAILS OF WRITE-INS			
0901.	Misc Inv Income .....	.....1,975	.....1,975
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....1,975	.....1,975
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$31,095 accrual of discount less \$10,677 amortization of premium and less \$ paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$8,830 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)					
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets				(11,795)	
9.	Aggregate write-ins for capital gains (losses)		1,759	1,759		
10.	Total capital gains (losses)		1,759	1,759	(11,795)	
DETAILS OF WRITE-INS						
0901.	Miscellaneous		1,759	1,759		
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		1,759	1,759		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)												
1. Uncollected												
2. Deferred and accrued												
3. Deferred , accrued and uncollected:												
3.1 Direct												
3.2 Reinsurance assumed												
3.3 Reinsurance ceded												
3.4 Net (Line 1 + Line 2)												
4. Advance												
5. Line 3.4 - Line 4												
6. Collected during year:												
6.1 Direct												
6.2 Reinsurance assumed												
6.3 Reinsurance ceded												
6.4 Net												
7. Line 5 + Line 6.4												
8. Prior year (uncollected + deferred and accrued - advance)												
9. First year premiums and considerations:												
9.1 Direct												
9.2 Reinsurance assumed												
9.3 Reinsurance ceded												
9.4 Net (Line 7 - Line 8)												
SINGLE												
10. Single premiums and considerations:												
10.1 Direct												
10.2 Reinsurance assumed												
10.3 Reinsurance ceded												
10.4 Net												
RENEWAL												
11. Uncollected	2,524,053							2,524,053				
12. Deferred and accrued												
13. Deferred, accrued and uncollected:												
13.1 Direct	2,660,225		136,172					2,524,053				
13.2 Reinsurance assumed												
13.3 Reinsurance ceded	136,172		136,172									
13.4 Net (Line 11 + Line 12)	2,524,053							2,524,053				
14. Advance	35,647							35,647				
15. Line 13.4 - Line 14	2,488,406							2,488,406				
16. Collected during year:												
16.1 Direct	21,933,984		2,196,500					19,737,484				
16.2 Reinsurance assumed												
16.3 Reinsurance ceded	2,196,500		2,196,500									
16.4 Net	19,737,484							19,737,484				
17. Line 15 + Line 16.4	22,225,889							22,225,889				
18. Prior year (uncollected + deferred and accrued - advance)	704,462							704,462				
19. Renewal premiums and considerations:												
19.1 Direct	23,742,674		2,221,247					21,521,427				
19.2 Reinsurance assumed												
19.3 Reinsurance ceded	2,221,247		2,221,247									
19.4 Net (Line 17 - Line 18)	21,521,427							21,521,427				
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	23,742,674		2,221,247					21,521,427				
20.2 Reinsurance assumed												
20.3 Reinsurance ceded	2,221,247		2,221,247									
20.4 Net (Lines 9.4 + 10.4 + 19.4)	21,521,427							21,521,427				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums												
22. All other												
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded												
23.2 Reinsurance assumed												
23.3 Net ceded less assumed												
24. Single:												
24.1 Reinsurance ceded												
24.2 Reinsurance assumed												
24.3 Net ceded less assumed												
25. Renewal:												
25.1 Reinsurance ceded	889,885		322,904	566,212			768					
25.2 Reinsurance assumed												
25.3 Net ceded less assumed	889,885		322,904	566,212			768					
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	889,885		322,904	566,212			768					
26.2 Reinsurance assumed (Page 6, Line 22)												
26.3 Net ceded less assumed	889,885		322,904	566,212			768					
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)												
28. Single												
29. Renewal	3,798,042		4,318					3,793,723				
30. Deposit-type contract funds	589,004			588,236			768					
31. Totals (to agree with Page 6, Line 21)	4,387,046		4,318	588,236			768	3,793,723				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3				
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1. Rent	450		329,747		227		330,424
2. Salaries and wages	6,160		4,515,890		54,542		4,576,592
3.11 Contributions for benefit plans for employees	1,191		872,925		8,040		882,155
3.12 Contributions for benefit plans for agents							
3.21 Payments to employees under non-funded benefit plans							
3.22 Payments to agents under non-funded benefit plans							
3.31 Other employee welfare	37		26,993		100		27,130
3.32 Other agent welfare							
4.1 Legal fees and expenses	28		20,798		1,080		21,906
4.2 Medical examination fees	16		11,419				11,434
4.3 Inspection report fees	0		24				24
4.4 Fees of public accountants and consulting actuaries	54		39,695		449		40,198
4.5 Expense of investigation and settlement of policy claims	110		80,558				80,668
5.1 Traveling expenses	196		144,010		3,326		147,532
5.2 Advertising	42		30,623		124		30,789
5.3 Postage, express, telegraph and telephone	168		122,999		577		123,743
5.4 Printing and stationery	37		26,820		176		27,032
5.5 Cost or depreciation of furniture and equipment	62		45,786		258		46,107
5.6 Rental of equipment	334		244,629		5,692		250,655
5.7 Cost or depreciation of EDP equipment and software	360		263,775		762		264,897
6.1 Books and periodicals	39		28,304		5,776		34,119
6.2 Bureau and association fees	18		12,959		390		13,367
6.3 Insurance, except on real estate	42		30,483		114		30,639
6.4 Miscellaneous losses	4		3,199		6		3,209
6.5 Collection and bank service charges	53		38,550		1,429		40,032
6.6 Sundry general expenses	136		99,941		3,397		103,475
6.7 Group service and administration fees	29		21,276				21,305
6.8 Reimbursements by uninsured plans							
7.1 Agency expense allowance							
7.2 Agents' balances charged off (less \$ recovered)							
7.3 Agency conferences other than local meetings	1		848		(24)		825
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		
9.1 Real estate expenses							
9.2 Investment expenses not included elsewhere							
9.3 Aggregate write-ins for expenses	752		551,406		9,130		561,288
10. General expenses incurred	10,317		7,563,657		95,570	(b)	(a) 7,669,543
11. General expenses unpaid Dec. 31, prior year							
12. General expenses unpaid Dec. 31, current year							
13. Amounts receivable relating to uninsured plans, prior year							
14. Amounts receivable relating to uninsured plans, current year							
15. General expenses paid during year (Lines 10+11-12-13+14)	10,317		7,563,657		95,570		7,669,543
DETAILS OF WRITE-INS							
09.301. Repairs & Maintenance	316		231,874		5,516		237,706
09.302. Fees for Outsourcing Services	436		319,532		3,614		323,582
09.303.							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....							
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	752		551,406		9,130		561,288

(a) Includes management fees of \$ 7,658,468 to affiliates and \$ 10,317 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$;

5. Religious \$; 6. Membership \$; 7. Other \$; 8. Total \$

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes						
2.	State insurance department licenses and fees	544,992	67,056				612,048
3.	State taxes on premiums	74,817	1,385,029				1,459,846
4.	Other state taxes, including \$ for employee benefits	793	(19)				774
5.	U.S. Social Security taxes		266,026		2,275		268,301
6.	All other taxes	16,097	26,771				42,867
7.	Taxes, licenses and fees incurred	636,699	1,744,863		2,275		2,383,837
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	35,716	34,127				69,843
9.	Taxes, licenses and fees unpaid Dec. 31, current year	275,361	754,622				1,029,983
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	397,054	1,024,367		2,275		1,423,697

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:					
0100001. 1958 CSO 3.00% CRVM ANB IPC (1981 - 1988)	2,768		2,768		
0100002. 1958 CSO 3.00% MCRVM ANB IPC (1979 - 1983)	565,860		565,860		
0100003. 1958 CSO 4.00% MCRVM ANB IPC (1978 - 1980)	374,196		374,196		
0100004. 1958 CSO 4.50%/3.00% MCRVM ANB IPC (1981 - 1986)	289,320		289,320		
0100005. 1958 CSO 4.50% MCRVM ANB IPC (1981 - 1988)	1,726,786		1,726,786		
0100006. 1958 CET 4.50% NLP ANB IPC (1981 - 1984)	5,205		5,205		
0100007. 1958 CSO 5.50% CRVM ALB (1984 - 1987)	3,918,385		3,918,385		
0100008. 1980 CSO 4.50% CRVM ALB (1996 - 1998)	18,247,877		18,247,877		
0100009. 1980 CSO 4.50% MCRVM ANB IPC (1993 - 1997)	251,638		251,638		
0100010. 1980 CET 4.50% NLP ANB IPC (1993 - 1997)	330,635		330,635		
0100011. 1980 CSO 5.00% CRVM ALB (1987 - 1997)	18,833,352		18,833,352		
0100012. 1980 CET 5.00% NLP ANB IPC (1983 - 1992)	450,568		450,568		
0100013. 1980 CSO 5.50% CRVM ALB (1987 - 1997)	19,432,396		19,432,396		
0100014. 1980 CSO 5.50% MCRVM ANB IPC (1983 - 1992)	875,743		875,743		
0100015. 1980 CET 5.50% NLP ANB IPC (1983 - 1992)	1,493,539		1,493,539		
0100016. Unearned Premium	261		261		
0199997. Totals (Gross)	66,798,529		66,798,529		
0199998. Reinsurance ceded	66,798,529		66,798,529		
0199999. Life Insurance: Totals (Net)					
ANNUITIES (excluding supplementary contracts with life contingencies):					
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. 71 IAM @ 7.50% IMM (1981 and prior)	13,303		10,206		3,097
0300002. 71 IAM @ 9.25% IMM (1986)	249,463		191,826		57,637
0300003. 71 IAM @ 11.00% IMM (1985)	95,764		74,166		21,598
0300004. 71 IAM @ 11.25% IMM (1983-1984)	39,547		30,340		9,207
0300005. 71 IAM @ 13.25% IMM (1982)	30,026		23,793		6,233
0300006. 83'a @ 6.25% IMM (1998)	372,570		285,835		86,735
0300007. 83'a @ 6.50% IMM (1994)	312,214		239,531		72,683
0300008. 83'a @ 6.75% IMM (1996-1997)	683,690		524,531		159,159
0300009. 83'a @ 7.00% IMM (1993)	557,605		427,792		129,813
0300010. 83'a @ 7.25% IMM (1995)	156,637		120,172		36,465
0300011. 83'a @ 7.75% IMM (1992)	548,372		420,711		127,661
0300012. 83'a @ 8.00% IMM (1987)	183,076		140,456		42,620
0300013. 83'a @ 8.25% IMM (1990-1991)	490,010		375,936		114,074
0300014. 83'a @ 8.75% IMM (1988-1989)	499,389		386,166		113,223
0300015. Annuity 2000 @ 4.00% IMM (2013)	267,218		205,009		62,209
0300016. Annuity 2000 @ 4.50% IMM (2014)	338,235		259,494		78,741
0300017. Annuity 2000 @ 5.00% IMM (2010-2012)	344,337		264,175		80,162
0300018. Annuity 2000 @ 5.25% IMM (2005-2006)	81,448		62,487		18,961
0300019. Annuity 2000 @ 5.50% IMM (2004,2007-2009)	213,311		163,652		49,659
0300020. Annuity 2000 @ 6.00% IMM (2003)	13,396		10,277		3,119
0300021. Annuity 2000 @ 6.75% IMM (2001)	97,179		74,556		22,623
0300022. Annuity 2000 @ 7.00% IMM (2000)	256,251		196,596		59,655
0300023. 2012 AIR @ 3.00% IMM (2018)	17,473		13,405		4,068
0300024. 2012 AIR @ 3.50% IMM (2019)	66,078		50,695		15,383
0300025. 2012 AIR @ 3.75% IMM (2017-2019)	281,697		216,118		65,579
0300026. 2012 AIR @ 4.00% IMM (2015-2016)	269,650		206,875		62,775
0399997. Totals (Gross)	6,477,939		4,974,800		1,503,139
0399998. Reinsurance ceded	6,477,939		4,974,800		1,503,139
0399999. SCWLC: Totals (Net)					
ACCIDENTAL DEATH BENEFITS:					
0400001. 59 ADB 58 CSO 3%	1,402		1,402		
0499997. Totals (Gross)	1,402		1,402		
0499998. Reinsurance ceded	1,402		1,402		
0499999. Accidental Death Benefits: Totals (Net)					
DISABILITY-ACTIVE LIVES:					
0500001. 52 INTERCO DISA (Period 2) 58 CSO 3%	17,710		17,710		
0599997. Totals (Gross)	17,710		17,710		
0599998. Reinsurance ceded	17,710		17,710		
0599999. Disability-Active Lives: Totals (Net)					
DISABILITY-DISABLED LIVES:					
0600001. 52 INTERCO DISA 3-1/2%	1,212,822		1,212,822		
0699997. Totals (Gross)	1,212,822		1,212,822		
0699998. Reinsurance ceded	1,212,822		1,212,822		
0699999. Disability-Disabled Lives: Totals (Net)					
MISCELLANEOUS RESERVES:					
0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies computed according to the standard of valuation required	1,489,489		1,489,489		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured	26,126		26,126		
0700003. For surrender values in excess of reserves otherwise required and carried in this schedule	1,438,327		1,438,327		
0799997. Totals (Gross)	2,953,942		2,953,942		
0799998. Reinsurance ceded	2,953,942		2,953,942		
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1					

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [] No [X]

1.2

If not, state which kind is issued.

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [] No [X]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

Yes [X] No []

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [] No [X]

If so, state:

4.1

Amount of insurance?

\$

4.2

Amount of reserve?

\$

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$

8.2

State the amount of reserves established for this business:

\$

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [] No [X]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$

9.2

State the amount of reserves established for this business:

\$

9.3

Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
	NONE		
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS ^(a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	1,703												1,703
2. Additional contract reserves (b)													
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)	1,703												1,703
8. Reinsurance ceded													
9. Totals (Net)	1,703												1,703
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)	1,703												1,703
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	435,938,893			1,709,957		434,228,936
2. Deposits received during the year	2,610,913			20,776		2,590,137
3. Investment earnings credited to the account	14,981,501			54,465		14,927,036
4. Other net change in reserves	407,639			407,639		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	28,223,392			330,938		27,892,454
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	425,715,554			1,861,899		423,853,655
10. Reinsurance balance at the beginning of the year	(430,652,398)			(1,698,621)		(428,953,777)
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded	(9,951,051)			151,914		(10,102,965)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(420,701,347)			(1,850,535)		(418,850,812)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	5,014,207			11,364		5,002,843

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct .....	.851,876		.80,522						771,354		
2.22 Reinsurance assumed											
2.23 Reinsurance ceded .....	.80,522		.80,522								
2.24 Net .....	.771,354		(b)	(b)		(b)	(b)		(b) 771,354	(b)	(b)
3. Incurred but unreported:											
3.1 Direct .....	.3,447,779		.362,361						.3,085,418		
3.2 Reinsurance assumed											
3.3 Reinsurance ceded .....	.362,361		.362,361								
3.4 Net .....	.3,085,418		(b)	(b)		(b)	(b)		(b) 3,085,418	(b)	(b)
4. TOTALS											
4.1 Direct .....	.4,299,655		.442,883						.3,856,772		
4.2 Reinsurance assumed											
4.3 Reinsurance ceded .....	.442,883		.442,883								
4.4 Net .....	.3,856,772	(a)	(a)				(a)		3,856,772		

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ _____ in Column 2, \$ _____ in Column 3 and \$ _____ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ _____

Individual Annuities \$ _____, Credit Life (Group and Individual) \$ _____, and Group Life \$ _____, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ _____

Credit (Group and Individual) Accident and Health \$ _____, and Other Accident and Health \$ _____ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	9,919,167		3,573,442						6,345,725		
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	3,573,442		3,573,442								
1.4 Net (d)	6,345,725								6,345,725		
2. Liability December 31, current year from Part 1:											
2.1 Direct	4,299,655		442,883						3,856,772		
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	442,883		442,883								
2.4 Net	3,856,772								3,856,772		
3. Amounts recoverable from reinsurers December 31, current year											
4. Liability December 31, prior year:											
4.1 Direct	1,686,277		658,895						1,027,382		
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	658,895		658,895								
4.4 Net	1,027,382								1,027,382		
5. Amounts recoverable from reinsurers December 31, prior year											
6. Incurred Benefits											
6.1 Direct	12,532,544		3,357,429						9,175,115		
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	3,357,429		3,357,429								
6.4 Net	9,175,115								9,175,115		

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$63,959 in Line 1.1, \$0 in Line 1.4.
\$63,959 in Line 6.1, and \$0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
\$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$0 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts	0	10,317	10,317
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	562,093	220,153	(341,940)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable	5,402	0	(5,402)
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	567,495	230,470	(337,025)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	567,495	230,470	(337,025)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Unum Insurance Company (the Company) have been completed in accordance with Statutory Accounting Principles (SAP) prescribed in the National Association of Insurance Commissioners’ (NAIC) *Accounting Practices and Procedures* manual. The Maine Bureau of Insurance (the Bureau) has adopted no accounting practices that differ materially from SAP.

	SSAP #	F/S Page	F/S Line #	12/31/2019	12/31/2018
<u>NET INCOME</u>					
(1) The Company's state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,018,758	\$ 1,216,622
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP				—	—
(3) State Permitted Practices that are an increase/ (decrease) from NAIC SAP				—	—
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 1,018,758</u>	<u>\$ 1,216,622</u>
<u>SURPLUS</u>					
(5) The Company's state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$47,256,899	\$46,916,759
(6) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP				—	—
(7) State Permitted Practices that are an increase/ (decrease) from NAIC SAP				—	—
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$47,256,899</u>	<u>\$46,916,759</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Such estimates and assumptions could change in the future as more information becomes known, which could impact the amounts reported and disclosed herein.

C. Accounting Policy

Life and accident and health premiums are recognized as revenue when due from policyholders. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The Company uses the following accounting policies:

- (1) Short-term investments and cash equivalents are carried at cost.
- (2) Long-term bonds classified as issuer obligations are generally carried at amortized cost unless they have a NAIC designation of 6, in which case they are stated at the lower of amortized cost or fair value. Issuer obligations are amortized using the interest method.
- (3) Not applicable
- (4) Not applicable
- (5) Not applicable
- (6) Loan-backed and structured securities are stated at either amortized cost or the lower of amortized cost or fair value. Amortization of mortgage-backed and asset-backed securities considers the estimated timing and amount of prepayments of the underlying loans at the date of purchase. Actual prepayment experience is periodically reviewed with significant changes in estimated cash flows from the original purchase assumptions accounted for using the retrospective method.
- (7) Not applicable

NOTES TO FINANCIAL STATEMENTS

- (8) Investments in joint ventures, partnerships, and limited liability entities are carried at values based on the underlying audited GAAP equity of the investee.
- (9) Not applicable
- (10) Not applicable
- (11) Liabilities for losses and loss/claim adjustment expenses for accident and health contracts are estimated using statistical claim development models and tabular reserves employing assumptions concerning mortality and morbidity as well as appropriate discount rates for accident and health business.
- (12) Not applicable
- (13) Not applicable

D. Going Concern

After evaluating the Company's ability to continue as a going concern, management was not aware of any conditions or events which raised substantial doubts concerning the Company's ability to continue as a going concern as of the date these financial statements were issued.

2. Accounting Changes and Corrections of Errors

The Company further refined its deferred tax assets and liabilities relating to investments following the implementation of new investment accounting software. As a result, the Company admitted additional deferred tax assets under the provisions of Statement of Statutory Accounting Principles No. 101 (SSAP 101) of \$28,130 as of December 31, 2019. There was no impact on net income.

3. Business Combinations and Goodwill

Not applicable

4. Discontinued Operations

Not applicable

5. Investments

A. Not applicable

B. Not applicable

C. Not applicable

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan-backed securities were obtained from broker dealer survey values and internal estimates.
- (2) Not applicable
- (3) Not applicable
- (4) As of December 31, 2019, the Company had no impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains).
- (5) In determining when a decline in fair value below amortized cost of a security is other than temporary, the Company evaluates the following factors:
 - Whether the Company expects to recover the entire amortized cost basis of the security.
 - Whether the Company intends to sell the security or will be required to sell the security before the recovery of its amortized cost basis.
 - Whether the security is current as to principal and interest payments.
 - The significance of the decline in value.
 - The time period during which there has been a significant decline in value.
 - Current and future business prospects and trends of earnings.

NOTES TO FINANCIAL STATEMENTS

- The valuation of the security’s underlying collateral.
- Relevant industry conditions and trends relative to their historical cycles.
- Market conditions.
- Rating agency and governmental actions.
- Bid and offering prices and the level of trading activity.
- Adverse changes in estimated cash flows for securitized investments.
- Changes in fair value subsequent to the balance sheet date.
- Any other key measures for the related security.

The Company evaluates available information, including the factors noted above, both positive and negative, in reaching its conclusions. In particular, the Company also considers the strength of the issuer’s balance sheet, its debt obligations and near term funding requirements, cash flow and liquidity, the profitability of its core businesses, the availability of marketable assets which could be sold to increase liquidity, its industry fundamentals and regulatory environment, and its access to capital markets. Although all available and applicable factors are considered in the analysis, the expectation of recovering the entire amortized cost basis of the security, whether the Company intends to sell the security, whether it is more likely than not the Company will be required to sell the security before recovery of its amortized cost, and whether the security is current on principal and interest payments are the most critical factors in determining whether impairments are other than temporary. The significance of the decline in value and the length of time during which there has been a significant decline are also important factors, but the Company does not record an impairment loss based solely on these two factors, since often other factors will impact the evaluation of a security.

While determining other-than-temporary impairments is a judgmental area, the Company utilizes a formal, well-defined, and disciplined process to monitor and evaluate its investments, supported by issuer specific research and documentation as of the end of each period. The process results in a thorough evaluation of problem investments and the recording of realized losses on a timely basis for investments determined to have an other-than-temporary impairment.

- E. Not applicable
- F. Not applicable
- G. Not applicable
- H. Not applicable
- I. Not applicable
- J. Not applicable
- K. Not applicable

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	December 31, 2019					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
b. Collateral held under security lending agreements	—	—	—	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—
g. Placed under option contracts	—	—	—	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—
i. FHLB Capital Stock	—	—	—	—	—	—	—
j. On deposit with states	2,531,533	—	—	—	2,531,533	2,524,250	7,283
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—
n. Other restricted assets	—	—	—	—	—	—	—
o. Total Restricted Assets	\$ 2,531,533	\$ —	\$ —	\$ —	\$ 2,531,533	\$ 2,524,250	\$ 7,283

(a) Subset of column 1
(b) Subset of column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	December 31, 2019			
	8	9	10	11
	Percentage			
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ —	\$ —	— %	— %
b. Collateral held under security lending agreements	—	—	—	—
c. Subject to repurchase agreements	—	—	—	—
d. Subject to reverse repurchase agreements	—	—	—	—
e. Subject to dollar repurchase agreements	—	—	—	—
f. Subject to dollar reverse repurchase agreements	—	—	—	—
g. Placed under option contracts	—	—	—	—
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—
i. FHLB Capital Stock	—	—	—	—
j. On deposit with states	—	2,531,533	3.7	3.8
k. On deposit with other regulatory bodies	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreements)	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—
n. Other restricted assets	—	—	—	—
o. Total Restricted Assets	\$ —	\$ 2,531,533	3.7 %	3.8 %

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

- (2) Not applicable
- (3) Not applicable
- (4) Not applicable

- M. Not applicable
- N. Not applicable
- O. Not applicable
- P. Not applicable
- Q. Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company had no investments in joint ventures, partnerships, or limited liability companies that exceed 10 percent of its admitted assets.
- B. The Company did not recognize any impairment write-down for its investments in joint ventures, partnerships, and limited liability companies during the statement periods.

7. Investment Income

- A. The Company does not accrue investment income on bonds where collection of interest is uncertain.
- B. The Company did not exclude any amounts from investment income due and accrued as of December 31, 2019.

8. Derivative Instruments

Not applicable

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

- A. During 2019, the Company completed an implementation of a new investment accounting software which provides better detail on specific investment deferred tax assets. As a result, the Company refined the investment deferred tax asset, separating the amount into underlying components. This change resulted in the Company recording an increase in the admitted deferred tax asset of \$28,130 as of December 31, 2019. Prior year amounts have not been reclassified for this change in accounting estimate. (See Note 2)

The components of the net deferred tax assets (liabilities) and change from the prior year are comprised of the following:

1.

	December 31, 2019			December 31, 2018			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Gross Deferred Tax Assets	704,944	169,717	874,661	717,253	—	717,253	(12,309)	169,717	157,408
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	704,944	169,717	874,661	717,253	—	717,253	(12,309)	169,717	157,408
(d) Deferred Tax Assets Nonadmitted	562,093	—	562,093	220,153	—	220,153	341,940	—	341,940
(e) Subtotal Net Admitted Deferred Tax Assets (1c - 1d)	142,851	169,717	312,568	497,100	—	497,100	(354,249)	169,717	(184,532)
(f) Deferred Tax Liabilities	7,715	276,723	284,438	2,904	148,036	150,940	4,811	128,687	133,498
(g) Net Admitted Deferred Tax Assets (1e - 1f)	135,136	(107,006)	28,130	494,196	(148,036)	346,160	(359,060)	41,030	(318,030)

The deferred tax asset admitted under each component of SSAP No. 101 is shown below:

2.

	December 31, 2019			December 31, 2018			Change		
	1	2	3	4	5	6	7	8	9
	Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
Admission Calculation Components									
SSAP No. 101									
(a) Federal Income Taxes Paid in Prior Years Recoverable through Loss Carrybacks	—	28,130	28,130	—	—	—	—	28,130	28,130
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding the Amount of Deferred Tax Assets from 2(a) Above) After Application of the Threshold Limitation (the Lesser of 2(b)1 and 2(b)2 Below)	—	—	—	346,160	—	346,160	(346,160)	—	(346,160)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	—	—	—	346,160	—	346,160	(346,160)	—	(346,160)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	7,084,315	XXX	XXX	6,985,590	XXX	XXX	98,725
(c) Adjusted Gross Deferred Tax Assets (Excluding the Amount of Deferred Tax Assets from 2(a) and 2(b) Above) Offset by Gross Deferred Tax Liabilities	142,851	141,587	284,438	150,940	—	150,940	(8,089)	141,587	133,498
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101									
Total 2(a) + 2(b) + 2(c))	142,851	169,717	312,568	497,100	—	497,100	(354,249)	169,717	(184,532)

3.

	2019	2018
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	2,178.9 %	2,130.5 %
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	\$ 47,228,769	\$ 46,570,599

NOTES TO FINANCIAL STATEMENTS

4. Impact of Tax Planning Strategies

(a) The Company did not use tax planning strategies in 2019 or 2018 to admit existing deferred tax assets.

(b) Do the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. Not applicable

C. The components of income tax incurred and the net deferred tax assets (liabilities) are shown below:

	Year Ended December 31		
	2019	2018	Change
1. Current Income Tax			
(a) Federal	\$ 131,023	\$ 157,453	\$ (26,430)
(b) Foreign	—	—	—
(c) Subtotal	131,023	157,453	(26,430)
(d) Federal Income Tax Expense (Benefit) on Net Capital Gains (Losses)	11,376	9,354	2,022
(e) Utilization of Capital Loss Carryforwards	—	—	—
(f) Other	(830)	4,448	(5,278)
(g) Federal Income Tax Incurred	<u>\$ 141,569</u>	<u>\$ 171,255</u>	<u>\$ (29,686)</u>

The Company includes prior year tax amounts net of tax loss contingencies in Line 1(f) - Other in the table above.

NOTES TO FINANCIAL STATEMENTS

		December 31		
		2019	2018	Change
2. Deferred Tax Assets				
(a) Ordinary				
(1) Discounting of Unpaid Losses	\$	11,650	\$ 3,289	\$ 8,361
(2) Unearned Premium Reserve		—	—	—
(3) Policyholder Reserves		—	—	—
(4) Investments		11,020	24,551	(13,531)
(5) Deferred Acquisition Costs		661,463	669,213	(7,750)
(6) Policyholder Dividends Accrual		—	—	—
(7) Fixed Assets		—	—	—
(8) Compensation and Benefits Accrual		—	—	—
(9) Pension Accrual		—	—	—
(10) Receivables - Nonadmitted		—	2,167	(2,167)
(11) Net Operating Loss Carryforward		—	—	—
(12) Tax Credit Carryforward		—	—	—
(13) Other (including items < 5% of total ordinary tax assets)		20,811	18,033	2,778
(99) Subtotal		704,944	717,253	(12,309)
(b) Statutory Valuation Allowance Adjustment		—	—	—
(c) Nonadmitted		562,093	220,153	341,940
(d) Admitted Ordinary Deferred Tax Assets (2a99 - 2b - 2c)		142,851	497,100	(354,249)
(e) Capital				
(1) Investments		169,717	—	169,717
(2) Net Capital Loss Carryforward		—	—	—
(3) Real Estate		—	—	—
(4) Other (including items < 5% of total capital tax assets)		—	—	—
(99) Subtotal		169,717	—	169,717
(f) Statutory Valuation Allowance Adjustment		—	—	—
(g) Nonadmitted		—	—	—
(h) Admitted Capital Deferred Tax Assets (2e99 - 2f - 2g)		169,717	—	169,717
(i) Admitted Deferred Tax Assets (2d + 2h)		312,568	497,100	(184,532)
3. Deferred Tax Liabilities				
(a) Ordinary				
(1) Investments		2,897	—	2,897
(2) Fixed Assets		—	—	—
(3) Deferred and Uncollected Premium		—	—	—
(4) Policyholder Reserves		—	—	—
(5) Other		—	—	—
(a) Guaranty Fund Assessments		4,775	2,904	1,871
(b) Other (including items < 5% of total ordinary tax liabilities)		43	—	43
(99) Subtotal		7,715	2,904	4,811
(b) Capital				
(1) Investments		276,723	148,036	128,687
(2) Real Estate		—	—	—
(3) Other (including items < 5% of total capital tax liabilities)		—	—	—
(99) Subtotal		276,723	148,036	128,687
(c) Deferred Tax Liabilities (3a99 + 3b99)		284,438	150,940	133,498
4. Net Deferred Tax Assets (2i - 3c)	\$	28,130	\$ 346,160	\$ (318,030)

NOTES TO FINANCIAL STATEMENTS

D. The provision for federal income tax incurred differs from the amount obtained by applying the federal statutory rate of 21 percent to pre-tax net income, as shown below:

	Year Ended December 31			
	2019		2018	
Provision Computed at Statutory Rate	\$ 243,668	21.0 %	\$ 291,454	21.0 %
Amortization of Reinsurance Gains	(66,903)	(5.8)	(75,369)	(5.4)
Interest Maintenance Reserve	(50,676)	(4.4)	(57,299)	(4.1)
Other	(8,430)	(0.7)	(19,854)	(1.5)
Total	<u>\$ 117,659</u>	<u>10.1 %</u>	<u>\$ 138,932</u>	<u>10.0 %</u>
Federal Income Tax Incurred	\$ 141,569	12.2 %	\$ 171,255	12.3 %
Tax Effect of Unrealized Gains (Losses)	(2,477)	(0.2)	(677)	—
Change in Net Deferred Income Tax	(21,433)	(1.9)	(31,646)	(2.3)
Total Statutory Income Tax	<u>\$ 117,659</u>	<u>10.1 %</u>	<u>\$ 138,932</u>	<u>10.0 %</u>

E. As of December 31, 2019 and 2018, the tax related balances due (to) from Unum Group were \$(21,984) and \$52,331, respectively.

Income tax expense for 2019, 2018, and 2017 that is available for recoupment in the event of future net losses is as follows:

Year	Ordinary	Capital	Total
2019	\$ —	\$ 11,377	\$ 11,377
2018	—	9,497	9,497
2017	—	22,688	22,688
Total	<u>\$ —</u>	<u>\$ 43,562</u>	<u>\$ 43,562</u>

F. The Company’s federal income tax return is consolidated with the following entities:

Unum Group (ultimate parent company), Unum Life Insurance Company of America, First Unum Life Insurance Company, Northwind Reinsurance Company, Colonial Life & Accident Insurance Company, Provident Life and Accident Insurance Company, Provident Life and Casualty Insurance Company, The Paul Revere Life Insurance Company, Duncanson & Holt, Inc., Duncanson & Holt Services, Inc., Fairwind Insurance Company, H&J Capital, L.L.C., Starmount Insurance Agency, Inc., AlwaysCare Benefits, Inc., Starmount Managed Dental of California, Inc. (formerly Jaimini Health, Inc.), and LeaveLogic, Inc.

The Company is party to a written tax sharing agreement with the consolidated group members listed above. The agreement provides that the portion of the consolidated tax liability allocated to the Company is based on its separate return tax liability. Under the agreement, additional tax benefits are allocated to the Company for its portion of net operating losses and tax credit carryforwards in the year they are used by the consolidated group.

Tax years subsequent to 2014 remain subject to examination by tax authorities in the U.S.

G. The Company does not anticipate a significant increase to a loss contingency for income taxes in the next 12 months.

H. Not applicable

I. Not applicable

10. Information Concerning Parent, Subsidiaries, Affiliates, and Other Related Parties

A. Nature of the Relationship: Unum Insurance Company, a wholly-owned subsidiary of Unum Group. See Schedule Y - Part 1 for a complete listing of affiliates.

NOTES TO FINANCIAL STATEMENTS

B. & C.

During 2019 and 2018, the Company paid no dividends.

The short-term, intercompany lending activities of the Company are listed below:

Borrowing Entity	Lending Entity	Date Borrowed	Amount Borrowed	Date Repaid	Interest Paid
The Company	Unum Group	08/21/19	\$ 1,500,000	08/27/19	\$ 570
		04/25/19	1,000,000	05/29/19	2,503
		03/28/19	1,500,000	04/26/19	3,263
		03/27/19	1,000,000	03/28/19	69
		02/26/19	1,500,000	03/27/19	3,214
		02/11/19	1,000,000	02/26/19	1,096
		01/29/19	2,000,000	02/11/19	1,899
		01/14/19	2,000,000	01/29/19	2,217
		12/14/18	1,000,000	01/14/19	2,549
		11/28/18	500,000	12/14/18	622
		11/15/18	800,000	11/28/18	716
		10/31/18	800,000	11/15/18	797
		10/16/18	1,300,000	10/31/18	1,273
		10/15/18	1,900,000	10/16/18	122
		09/28/18	2,000,000	10/15/18	2,097
		06/12/18	800,000	06/15/18	126

D. As of December 31, 2019, the Company had no borrowed money outstanding. At December 31, 2018, borrowed money consisted of \$1,000,000 due to Unum Group with an interest rate of 2.96 percent and a maturity date of January 14, 2019. The debt plus interest was repaid in full on January 14, 2019.

Amounts reported on pages 2 and 3 herein as receivables from or payables to parent, subsidiaries, and affiliates result from normal, ongoing business processes and are settled in full on a monthly basis.

E. Not applicable

F. The Company receives from its affiliates certain administrative, investment, and actuarial services, the cost of which was negotiated in an arm’s-length transaction.

G. All outstanding shares of the Company are owned by Unum Group, a non-insurance holding company incorporated in Delaware. Various other affiliates are under the ownership of Unum Group, but all transactions between affiliates are arm’s-length in nature and do not result in the operating results or financial position of the Company being significantly different from those that would have been obtained if the enterprises were autonomous.

H. Not applicable

I. Not applicable

J. Not applicable

K. Not applicable

L. Not applicable

M. Not applicable

N. Not applicable

O. Not applicable

11. Debt

A. At December 31, 2019, the Company had no outstanding liability for borrowed money.

At December 31, 2018, borrowed money consisted of \$1,000,000 due to Unum Group with an interest rate of 2.96 percent and a maturity date of January 14, 2019, at which time the debt plus interest was repaid in full.

B. Not applicable

NOTES TO FINANCIAL STATEMENTS

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. Not applicable
- B. Not applicable
- C. Not applicable
- D. Not applicable
- E. Not applicable
- F. Not applicable
- G. The Company purchases services from its affiliates in accordance with an intercompany cost sharing arrangement. There is no material obligation on the part of the Company beyond the amounts paid as part of the cost of services purchased.
- H. Not applicable
- I. Not applicable

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has 500,000 shares authorized, issued and outstanding. Par value is \$5 per share.
- (2) The Company has no preferred stock outstanding.
- (3) The maximum amount of dividends which can be paid to shareholders by Maine domiciled insurance companies without prior approval by the Bureau is subject to restrictions relating to (i) the greater of 10 percent of an insurer's surplus as regards policyholders as of the preceding year end or the net gain from operations of the preceding year, (ii) dividends being declared within five years after any acquisition of control of a domestic insurer or its ultimate controlling person (unless approved by a number of continuing directors equal to a majority of the directors in office immediately preceding that acquisition of control), and (iii) payment not being made entirely from unassigned funds, where 50 percent of the net of unrealized capital gains and unrealized capital losses, reduced, but not to less than zero, by that portion of the asset valuation reserve attributable to equity investments, must be excluded from the calculation of unassigned funds.
- (4) During 2019 and 2018, the Company paid no dividends.
- (5) The portion of the Company's profits that may be payable as ordinary dividends to its stockholders is a function of the dividend restriction previously noted.
- (6) Not applicable
- (7) Not applicable
- (8) Not applicable
- (9) Not applicable
- (10) The Company's unassigned funds (surplus) represented by cumulative unrealized gains was \$5,497 as of December 31, 2019.
- (11) Not applicable
- (12) Not applicable
- (13) Not applicable

14. Liabilities, Contingencies and Assessments

- A. Not applicable
- B. Assessments
 - (1) The Company accrues in its financial statements estimates of guaranty fund assessments based on known insolvencies and historical Company state participation levels. A corresponding receivable is recorded for amounts estimated to be recoverable through future state premium tax offsets. Based on notifications the Company has received regarding the insolvency of various external companies, the Company recognized a liability in previous years, the balance of which is

NOTES TO FINANCIAL STATEMENTS

\$10,130 at December 31, 2019. The Company cannot determine the periods over which the assessments are expected to be paid.

- (2) The change in the guaranty asset balance summarized below reflects estimated premium tax offsets of new insolvencies accrued for during 2019, revised estimated premium tax offsets for existing insolvencies based on revised estimated cost information provided by the National Organization of Life and Health Guaranty Associations, and an adjustment for premium tax offsets used.

Rollforward of Related Asset	December 31, 2019
a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 27,487
b. Decreases current year:	
Premium tax offset applied	9,720
c. Increases current year:	
Change in cost estimate	4,972
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u>\$ 22,739</u>

- (3) Not applicable

- C. Not applicable
- D. The Company had no claims related extra contractual obligation losses or bad faith losses stemming from lawsuits.
- E. Not applicable
- F. Various lawsuits against Unum Group have arisen in the normal course of business. Further, state insurance regulatory authorities and other federal and state authorities regularly make inquiries and conduct investigations concerning Unum Group’s compliance with applicable insurance and other laws and regulations. Contingent liabilities that might arise from such litigation incurred in the normal course of business are not deemed likely to materially adversely affect the Company’s financial position or results of operations in a period, depending on its results of operations for the particular period.

Given the complexity and scope of Unum Group’s litigation and regulatory matters, it is not possible to predict the ultimate outcome of all pending investigations or legal proceedings or provide reasonable estimates of potential losses, except where noted in connection with specific matters. It is possible that the Company’s results of operations or cash flows in a particular period could be materially affected by an ultimate unfavorable outcome of pending litigation or regulatory matters depending, in part, on the Company’s results of operations or cash flows for the particular period. Unum Group believes, however, that the ultimate outcome of all pending litigation and regulatory matters, after consideration of applicable reserves and rights to indemnification, should not have a material adverse effect on the Company’s financial position.

Miscellaneous Matters

Unum Group’s U.S. insurance subsidiaries are examined periodically by their states of domicile and by other states in which they are licensed to conduct business. The domestic examinations have traditionally emphasized financial matters from the perspective of protection of policyholders, but they can and have covered other subjects that an examining state may be interested in reviewing, such as market conduct issues, reserve adequacy, sales practices, advertising materials, licensing and appointing of agents and brokers, underwriting, data security and identification and handling of unclaimed property. The domestic regulators of Unum Group’s U.S. insurance subsidiaries, including the Company, are currently conducting coordinated routine risk based financial examinations. The Company has not included any potential impact of the findings of the financial examinations as of December 31, 2018, as the financial examinations have not been concluded.

15. Leases

The Company is not involved in any material lease agreements.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

Not applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not applicable

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable

NOTES TO FINANCIAL STATEMENTS

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

There were no direct premiums written through managing general agents and third party administrators for the year ending December 31, 2019.

20. Fair Value Measurements

The fair values of the Company’s financial instruments are categorized into a three-level classification. The lowest level input that is significant to the fair value measurement of a financial instrument is used to categorize the instrument and reflects the judgment of management. The valuation criterion for each level is summarized as follows:

- Level 1 - Inputs are unadjusted and represent quoted prices in active markets for identical assets or liabilities at the measurement date.
- Level 2 - Inputs (other than quoted prices included in Level 1) are either directly or indirectly observable for the asset or liability through correlation with market data at the measurement date and for the duration of the instrument’s anticipated life. Level 2 inputs include, for example, indicative prices obtained from brokers or pricing services validated to other observable market data and quoted prices for similar assets or liabilities.
- Level 3 - Inputs reflect the Company’s best estimate of what market participants would use in pricing the asset or liability at the measurement date. Financial assets and liabilities categorized as Level 3 are generally based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. The inputs reflect the Company’s estimates about the assumptions that market participants would use in pricing the instrument in a current period transaction.

See section C for further discussion of the Company’s valuation methods and techniques.

A.

(1) Fair value measurements for assets carried at fair value at December 31, 2019 are as follows:

	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at Fair Value					
Separate account assets	\$ 2,364,408	\$ —	\$ —	\$ —	\$ 2,364,408
b. Not applicable					

There were no transfers between levels during the year ended December 31, 2019.

(2) Not applicable

(3) For fair value measurements of financial instruments that are transferred between levels, the Company reflects the transfers using the fair value at the beginning of the reporting period.

(4) Not applicable

(5) Not applicable

B. Not applicable

NOTES TO FINANCIAL STATEMENTS

C. Presented as follows are the fair values, admitted values and categorization by input level of financial instruments held at the reporting date. The admitted values of financial instruments such as cash and cash equivalents, accounts receivable, accrued investment income, and short-term payables approximate fair value due to the short-term nature of the instruments. As such, these financial instruments are not included in the following charts. Certain prior year amounts have been reclassified to conform to current year presentation.

December 31, 2019							
							Not Practicable
	Aggregate	Admitted				Net Asset	(Carrying
Type of Financial Instrument	Fair Value	Values	Level 1	Level 2	Level 3	Value (NAV)	Value)
Admitted Assets							
Bonds	\$ 60,927,240	\$ 56,120,204	\$ 8,918,880	\$ 52,008,360	\$ —	\$ —	\$ —
Other Invested Assets	1,395,480	1,395,480	—	—	—	1,395,480	—
Separate Accounts	2,364,408	2,364,408	2,364,408	—	—	—	—
December 31, 2018							
							Not Practicable
	Aggregate	Admitted				Net Asset	(Carrying
Type of Financial Instrument	Fair Value	Values	Level 1	Level 2	Level 3	Value (NAV)	Value)
Admitted Assets							
Bonds	\$ 57,010,529	\$ 56,595,226	\$ 1,958,780	\$ 55,051,749	\$ —	\$ —	\$ —
Other Invested Assets	1,407,275	1,407,275	—	—	—	1,407,275	—
Separate Accounts	1,901,281	1,901,281	1,901,281	—	—	—	—

The following methods and assumptions were used in estimating the fair values of the Company’s financial instruments.

Bonds: Fair values are based on quoted market prices, where available. For bonds not actively traded, fair values are estimated using values obtained from independent pricing services. For private placements, fair values are estimated using internally prepared valuations, including valuations based on estimates of future profitability. Key assumptions used to determine fair value for these securities include risk-free interest rates, risk premiums, performance of underlying collateral (if any), and other factors involving significant assumptions which may or may not reflect those of an active market. Additionally, the Company obtains prices from independent third-party brokers to establish valuations for certain of these securities.

Other Invested Assets: The Company reports investments in private equity partnerships at its share of the partnerships' net asset value or its equivalent (NAV) based on the underlying audited GAAP equity of the investee. NAV is utilized as a practical expedient for fair value disclosure.

Separate Accounts: The Company’s separate account investments consist of publicly traded common stocks with fair values determined by a national stock exchange.

Fair values for the Company’s insurance contracts other than investment contracts are not required to be disclosed. However, the fair values of liabilities under all insurance contracts are taken into consideration in the Company’s overall management of interest rate risk, which minimizes exposure to changing interest rates through the matching of investment maturities with amounts due under insurance contracts.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date and, therefore, represents an exit price, not an entry price. The exit price objective applies regardless of a reporting entity’s intent and/or ability to sell the asset or transfer the liability at the measurement date.

The degree of judgment utilized in measuring the fair value of financial instruments generally correlates to the level of pricing observability. Financial instruments with readily available active quoted prices or for which fair value can be measured from actively quoted prices in active markets generally have more pricing observability and less judgment utilized in measuring fair value. An active market for a financial instrument is a market in which transactions for an asset or a similar asset occur with sufficient frequency and volume to provide pricing information on an ongoing basis. A quoted price in an active market provides the most reliable evidence of fair value and should be used to measure fair value whenever available. Conversely, financial instruments rarely traded or not quoted have less observability and are measured at fair value using valuation techniques that require more judgment. Pricing observability is generally impacted by a number of factors, including the type of financial instrument, whether the financial instrument is new to the market and not yet established, the characteristics specific to the transaction, and overall market conditions.

Valuation techniques used for assets and liabilities accounted for at fair value are generally categorized into three types. The market approach uses prices and other relevant information from market transactions involving identical or comparable assets or

NOTES TO FINANCIAL STATEMENTS

liabilities. The income approach converts future amounts, such as cash flows or earnings, to a single present amount, or a discounted amount. The cost approach is based upon the amount that currently would be required to replace the service capacity of an asset, or the current replacement cost.

The Company uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available that can be obtained without undue cost and effort. In some cases, a single valuation technique will be appropriate (for example, when valuing an asset or liability using quoted prices in an active market for identical assets or liabilities). In other cases, multiple valuation techniques will be appropriate. If the Company uses multiple valuation techniques to measure fair value, it evaluates and weighs the results, as appropriate, considering the reasonableness of the range indicated by those results. A fair value measurement is the point within that range that is most representative of fair value in the circumstances.

The selection of the valuation method(s) to apply considers the definition of an exit price and depends on the nature of the asset or liability being valued. The Company generally uses valuation techniques consistent with the market approach, and to a lesser extent, the income approach. The Company believes the market approach valuation technique provides more observable data than the income approach, considering the type of investments the Company holds. The Company's fair value measurements could differ significantly based on the valuation technique and available inputs. When using a pricing service, the Company obtains the vendor's pricing documentation to ensure the Company understands their methodologies. The Company periodically reviews and approves the selection of its pricing vendors to ensure the Company is in agreement with their current methodologies. When markets are less active, brokers may rely more on models with inputs based on the information available only to the broker. The Company's internal investment management professionals, which include portfolio managers and analysts, monitor securities priced by brokers and evaluate their prices for reasonableness based on benchmarking to available primary and secondary market information. In weighing a broker quote as an input to fair value, the Company places less reliance on quotes that do not reflect the result of market transactions. The Company also considers the nature of the quote, particularly whether it is a bid or market quote. If prices in an inactive market do not reflect current prices for the same or similar assets, adjustments may be necessary to arrive at fair value. When relevant market data is unavailable, which may be the case during periods of market uncertainty, the income approach can, in suitable circumstances, provide a more appropriate fair value. During 2019, the Company has applied valuation techniques on a consistent basis to similar assets and liabilities and consistent with those techniques used at year end 2018.

The Company uses observable and unobservable inputs in measuring the fair value of its financial instruments. Inputs that may be used include the following:

- Broker market maker prices and price levels
- Trade Reporting and Compliance Engine (TRACE) pricing
- Prices obtained from external pricing services
- Benchmark yields (Treasury and interest rate swap curves)
- Transactional data for new issuance and secondary trades
- Security cash flows and structures
- Recent issuance/supply
- Sector and issuer level spreads
- Security credit ratings/maturity/capital structure/optionality
- Corporate actions
- Underlying collateral
- Prepayment speeds/loan performance/delinquencies/weighted average life/seasoning
- Public covenants
- Comparative bond analysis
- Relevant reports issued by analysts and rating agencies
- Audited financial statements

The management of the Company's investment portfolio includes establishing pricing policy and reviewing the reasonableness of sources and inputs used in developing pricing. The Company reviews all prices that vary between multiple pricing vendors by a threshold that is outside a normal market range for the asset type. In the event the Company receives a vendor's market price that does not appear reasonable based on its market analysis, the Company may challenge the price and request further information about the assumptions and methodologies used by the vendor to price the security. The Company may change the vendor price based on a better data source such as an actual trade. The Company also reviews all prices that did not change from the prior month to ensure that these prices are within our expectations. The overall valuation process for determining fair values may include adjustments to valuations obtained from the Company's pricing sources when they do not represent a valid exit price. These adjustments may be made when, in the Company's judgment and considering its knowledge of the financial conditions and industry in which the issuer operates, certain features of the financial instrument require that an adjustment be made to the value originally obtained from the Company's pricing sources. These features may include the complexity of the financial instrument, the market in which the financial instrument is traded, credit structure, concentration, or liquidity. Additionally, an adjustment to the price derived from a model typically reflects the Company's judgment of the inputs that other participants in the market for the financial instrument being measured at fair value would consider in pricing that same financial instrument. In the event an asset is sold, the Company tests the validity of the fair value determined by its valuation techniques by comparing the selling price to the fair value determined for the asset in the immediately preceding month end reporting period closest to the transaction date.

The parameters and inputs used to validate a price on a security may be adjusted for assumptions about risk and current market conditions on a quarter to quarter basis, as certain features may be more significant drivers of valuation at the time of pricing.

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Changes to inputs in valuations are not changes to valuation methodologies; rather, the inputs are modified to reflect direct or indirect impacts on asset classes from changes in market conditions.

Certain of the Company’s investments may not have readily determinable market prices and/or observable inputs or may at times be affected by the lack of market liquidity. For these securities, the Company uses internally prepared valuations, including valuations based on estimates of future profitability, to estimate the fair value. Additionally, the Company may obtain prices from independent third-party brokers to aid in establishing valuations for certain of these securities. Key assumptions used to determine fair value for these securities include risk free interest rates, risk premiums, performance of underlying collateral (if any), and other factors involving significant assumptions which may or may not reflect those of an active market.

The Company considers transactions in inactive or disorderly markets to be less representative of fair value. The Company uses all available observable inputs when measuring fair value, but when significant other unobservable inputs and adjustments are necessary, these assets or liabilities are classified as Level 3.

- D. Not applicable
- E. Investments in private equity partnerships represent funds that are primarily invested in private credit as described below. Distributions received from the investments in private equity partnerships arise from income generated by the underlying investments as well as the liquidation of the underlying investments. There is generally not a public market for these investments.

The following table presents additional information about investments in private equity partnerships, including commitments for additional investments which may or may not be funded:

December 31, 2019			
Investment Category	Net Asset Value (NAV)	Redemption Term / Redemption Notice	Unfunded Commitments
Private credit	\$ 1,395,480	Not redeemable	\$ —

December 31, 2018			
Investment Category	Net Asset Value (NAV)	Redemption Term / Redemption Notice	Unfunded Commitments
Private credit	\$ 1,407,275	Not redeemable	\$ —

Private Credit - The limited partnerships described in this category employ various investment strategies, generally providing direct lending or other forms of debt financing including first-lien, second-lien, mezzanine, and subordinated loans. The limited partnerships have credit exposure to corporates, physical assets, and/or financial assets within a variety of industries (including manufacturing, healthcare, energy, business services, technology, materials, and retail) in North America and, to a lesser extent, outside of North America. The Company estimates these investments will provide distributions over the next 15 years, until all underlying assets are liquidated.

21. Other Items

- A. Not applicable
- B. Not applicable
- C. Not applicable
- D. Not applicable
- E. Not applicable
- F. Subprime Mortgage Related Risk Exposure
 - At December 31, 2019, the Company held no investments with subprime mortgage risk exposure. The Company’s definition of subprime mortgages is based primarily on the underlying credit scores of the loans, specifically the FICO score. To ensure proper mitigation of subprime mortgage risk, the Company’s investment strategy is to avoid purchasing any investments with subprime exposure. Risk assessment is performed and analyzed prior to the purchase of any mortgage-backed securities to ensure the transaction is in compliance with the Company’s policy to avoid subprime mortgage risk exposure.
 - Not applicable
 - Not applicable

NOTES TO FINANCIAL STATEMENTS

(4) Not applicable

G. Retained Assets

- (1) The number and amount of retained asset accounts described below represent payments of life insurance proceeds which are retained by the Company within the general account. These accounts are reported in the annual statement as cash and supplemental contracts without life contingencies. The accountholder has the full and unfettered right to withdraw funds in whole or in part at whatever time he or she wishes, except that, in the event that the amount in the account falls below \$250, a payment is made to the accountholder for the current balance in the account, and the account is closed. During 2019, accountholders were credited interest equal to 0.25 percent annual interest compounded on a monthly basis from the date on which the account was created. The retained asset account is not the Company's default method of settling life claims unless the beneficiary has not reached the age of majority at the time the benefit is settled.
- (2) Aging of retained asset accounts is as follows:

Aging	In Force			
	December 31, 2019		December 31, 2018	
	Number	Balance	Number	Balance
a. Up to and including 12 Months	—	\$ —	—	\$ —
b. 13 to 24 Months	—	—	—	—
c. 25 to 36 Months	—	—	—	—
d. 37 to 48 Months	—	—	—	—
e. 49 to 60 Months	—	—	—	—
f. Over 60 Months	1	11,364	1	11,336
g. Total Inforce	1	\$ 11,364	1	\$ 11,336

- (3) Changes in retained asset accounts for the year ended December 31, 2019 are as follows:

	Individual		Group	
	Number	Balance/Amount	Number	Balance/Amount
a. Number/balance of retained asset accounts at the beginning of the year	1	\$ 11,336	—	\$ —
b. Number/amount of retained asset accounts issued/added during the year	—	—	—	—
c. Investment earnings credited to retained asset accounts during the year	NA	28	NA	—
d. Fees and other charges assessed to retained asset accounts during the year	NA	—	NA	—
e. Number/amount of retained asset accounts transferred to state unclaimed property funds during the year	—	—	—	—
f. Number/amount of retained asset accounts closed/withdrawn during the year	—	—	—	—
g. Number/balance of retained asset accounts at the end of the year	1	\$ 11,364	—	\$ —

H. Not applicable

I. Not applicable

22. Events Subsequent

Subsequent events were evaluated through the time at which the financial statements were issued on February 20, 2020. The Company is not aware of any events subsequent to December 31, 2019 that could have a material effect on its financial condition.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10 percent or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

NOTES TO FINANCIAL STATEMENTS

Yes () No (X)

If yes, give full details.

2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10 percent or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes () No (X)

If yes, give full details.

Section 2 - Ceded Reinsurance Report - Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ _____
- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$ _____

2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

If yes, give full details.

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate.

None

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$ _____

- B. Uncollectible Reinsurance

Not applicable

- C. Commutation of Ceded Reinsurance

Not applicable

- D. Certified Reinsurer Rating Downgrade or Status Subject to Revocation

Not applicable

- E. Not applicable

- F. Not applicable

NOTES TO FINANCIAL STATEMENTS

G. Not applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable

25. Change in Incurred Losses and Loss Adjustment Expenses

- A. As of December 31, 2018, reserves for unpaid claim and claim adjustment expenses attributable to claims incurred on or before that date were \$1,027,382. For the twelve months ended December 31, 2019, \$346,556 had been paid for incurred claims and claim adjustment expenses attributable to claims incurred in prior years. As of December 31, 2019, reserves remaining for prior years were \$121,855 as a result of re-estimation of unpaid claims and claim adjustment expenses, principally on individual accident and health policies. Therefore, there has been a favorable prior year development of \$558,971 for the period December 31, 2018 to December 31, 2019. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.
- B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

26. Intercompany Pooling Arrangements

Not applicable

27. Structured Settlements

Not applicable

28. Health Care Receivables

Not applicable

29. Participating Policies

Not applicable

30. Premium Deficiency Reserves

- | | |
|---|-------------------|
| 1. Liability Carried for Premium Deficiency Reserves | <u>\$0</u> |
| 2. Date of the Most Recent Evaluation of this Liability | <u>12/31/2019</u> |
| 3. Was Anticipated Investment Income Utilized in the Calculation? | <u>Yes</u> |

31. Reserves for Life Contracts and Annuity Contracts

- (1) Principally, the Company waives deduction of deferred fractional premiums upon death of the insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
- (2) The extra reserve on annual premium policies subject to an extra premium is one-half the extra annual gross premium. The extra reserve for single premium policies subject to an extra premium is one-half the extra gross single premium. The rating-up in age method and liens are not used by the Company.
- (3) As of December 31, 2019, the Company had no insurance in force for which the gross premiums are less than the net premiums according to the standard valuation required by the State of Maine.
- (4) The tabular interest, tabular less actual reserve released, and tabular cost have each been determined by formula as described in the instructions.
- (5) For the determination of tabular interest on supplemental contracts and dividend accumulations not involving life contingencies, the tabular interest is determined by formula as described in the instructions. Tabular interest on deposit funds other than supplemental contracts and dividend accumulations is determined using actual interest credited and/or accrued to the funds.
- (6) There were no other material reserve changes.

NOTES TO FINANCIAL STATEMENTS

32. Analysis of Annuity Actuarial Reserves and Deposit-Type Contract Liabilities by Withdrawal Characteristics

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	—	—	—	—	—
(2) Not subject to discretionary withdrawal	4,974,800	—	1,105,912	6,080,712	100.0
(3) Total (Gross: Direct + Assumed)	4,974,800	—	1,105,912	6,080,712	100.0 %
(4) Reinsurance ceded	4,974,800	—	—	4,974,800	
(5) Total (net) * (3) – (4)	\$ —	\$ —	\$ 1,105,912	\$ 1,105,912	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:	\$ —	\$ —	\$ —	\$ —	

NOTES TO FINANCIAL STATEMENTS

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	—	—	—	—	—
(2) Not subject to discretionary withdrawal	1,503,139	—	739,426	2,242,565	100.0
(3) Total (Gross: Direct + Assumed)	1,503,139	—	739,426	2,242,565	<u>100.0 %</u>
(4) Reinsurance ceded	1,503,139	—	—	1,503,139	
(5) Total (net) * (3) – (4)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 739,426</u>	<u>\$ 739,426</u>	
(6) Amount included in B(1)b above that will move to B(1)e in the year after the statement date:	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	

NOTES TO FINANCIAL STATEMENTS

C. DEPOSIT-TYPE CONTRACTS
(no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	497,135	497,135	0.1
d. Total with market value adjustment or at fair value	—	—	497,135	497,135	0.1
e. At book value without adjustment (minimal or no charge or adjustment)	423,853,655	—	—	423,853,655	99.4
(2) Not subject to discretionary withdrawal	1,861,899	—	—	1,861,899	0.5
(3) Total (Gross: Direct + Assumed)	425,715,554	—	497,135	426,212,689	100.0 %
(4) Reinsurance ceded	420,701,347	—	—	420,701,347	
(5) Total (net) * (3) – (4)	\$ 5,014,207	\$ —	\$ 497,135	\$ 5,511,342	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:	\$ —	\$ —	\$ —	\$ —	

D. Life & Accident & Health Annual Statement:

	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ —
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	—
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	5,014,207
4. Subtotal	5,014,207

Separate Accounts Annual Statement:

5. Exhibit 3, Line 0299999, Column 2	1,845,338
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder Dividend and Coupon Accumulations	—
8. Policyholder Premiums	—
9. Guaranteed Interest Contracts	—
10. Other Contract Deposit Funds	497,135
11. Subtotal	2,342,473
12. Combined Total	\$ 7,356,680

NOTES TO FINANCIAL STATEMENTS

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

		General Account			Separate Account - Guaranteed and Nonguaranteed		
		Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
A.	Subject to discretionary withdrawal, surrender values, or policy loans:						
(1)	Term Policies with Cash Value	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(2)	Universal Life	48,091,291	51,321,385	62,698,445	—	—	—
(3)	Universal Life with Secondary Guarantees	—	—	—	—	—	—
(4)	Indexed Universal Life	—	—	—	—	—	—
(5)	Indexed Universal Life with Secondary Guarantees	—	—	—	—	—	—
(6)	Indexed Life	—	—	—	—	—	—
(7)	Other Permanent Cash Value Life Insurance	—	3,634,746	3,849,493	—	—	—
(8)	Variable Life	—	—	—	—	—	—
(9)	Variable Universal Life	—	—	—	—	—	—
(10)	Miscellaneous Reserves	—	—	—	—	—	—
B.	Not subject to discretionary withdrawal or no cash values						
(1)	Term Policies without Cash Value	XXX	XXX	250,590	XXX	XXX	—
(2)	Accidental Death Benefits	XXX	XXX	1,402	XXX	XXX	—
(3)	Disability - Active Lives	XXX	XXX	17,710	XXX	XXX	—
(4)	Disability - Disabled Lives	XXX	XXX	1,212,882	XXX	XXX	—
(5)	Miscellaneous Reserves	XXX	XXX	2,953,942	XXX	XXX	—
C.	Total (gross: direct + assumed)	48,091,291	54,956,131	70,984,404	—	—	—
D.	Reinsurance Ceded	48,091,291	54,956,131	70,984,404	—	—	—
E.	Total (net) (C) - (D)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

F. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ —
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	—
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	—
4. Subtotal	—

Separate Accounts Annual Statement:

5. Exhibit 3, Line 0299999, Column 2	—
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder Dividend and Coupon Accumulations	—
8. Policyholder Premiums	—
9. Guaranteed Interest Contracts	—
10. Other Contract Deposit Funds	—
11. Subtotal	—
12. Combined Total	\$ —

34. Premium & Annuity Considerations Deferred and Uncollected

Not applicable

NOTES TO FINANCIAL STATEMENTS

35. Separate Accounts

A. Separate Account Activity:

- (1) Separate accounts held by the Company represent variable annuity contract funds which the Company invests in pooled investment securities on behalf of the accounts’ contractholders.

In accordance with the domiciliary state procedures for approving items within the separate account, the separate account classification of the variable annuity contract funds are supported by Maine Insurance Code 24-A s 2537.

- (2) All assets within the separate account are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.
- (3) As discussed in section B below, there are certain guarantees associated with the separate account. As of December 31, 2019, the general account of the Company had a maximum guarantee for separate account liabilities of \$15,339. To compensate the general account for the risk taken, the separate account paid risk charges as follows for the past five years:

a. 2019	<u>\$ 21,940</u>
b. 2018	<u>\$ 22,880</u>
c. 2017	<u>\$ 23,180</u>
d. 2016	<u>\$ 22,095</u>
e. 2015	<u>\$ 24,044</u>

The general account of the Company did not pay any amounts to contractholders due to separate account guarantees during the years ended December 31, 2015 through 2019.

- (4) Not applicable

B. General Nature and Characteristics of Separate Accounts Business:

The variable annuity contract funds held in the separate accounts are of a nonguaranteed return nature. The net investment experience of the separate accounts is credited directly to the contractholder and can be positive or negative. These variable annuities generally provide an incidental death benefit of the greater of account value or premium paid. The separate account also provides a mortality guarantee, such that contractholders that have annuitized are guaranteed they will continue to receive annuity benefits if they live longer than actuarially projected.

NOTES TO FINANCIAL STATEMENTS

Information regarding the separate account of the Company is as follows:

	Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for the year ended 12/31/19	\$ —	\$ —	\$ —	\$ —	\$ —
Reserves at 12/31/19					
(2) For accounts with assets at:					
a. Fair value	\$ —	\$ —	\$ —	\$ 2,342,474	\$ 2,342,474
b. Amortized cost	—	—	—	—	—
c. Total Reserves*	\$ —	\$ —	\$ —	\$ 2,342,474	\$ 2,342,474
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal					
1. With market value adjustment	\$ —	\$ —	\$ —	\$ —	\$ —
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	—	—	—	—
3. At fair value	—	—	—	2,342,474	2,342,474
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	—	—	2,342,474	2,342,474
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	\$ —	\$ —	\$ —	\$ 2,342,474	\$ 2,342,474

* Line 2(c) should equal Line 3(c).

(4) Reserves for Asset Default Risk in Lieu of AVR	\$ —	\$ —	\$ —	\$ —	\$ —
C. Reconciliation of Net Transfers To or (From) Separate Accounts:					
(1) a. Transfers to Separate Accounts (Page 4, Line 1.4)				\$ —	
b. Transfers from Separate Accounts (Page 4, Line 10)				238,117	
c. Net transfers to or (From) Separate Accounts (a) – (b)				(238,117)	
(2) Reconciling Adjustments:					
a. Net Contractholder distributions				238,117	
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)				\$ —	

36. Loss/Claim Adjustment Expenses

The Company did not have a liability for unpaid accident and health claim adjustment expenses as of December 31, 2019.

The Company incurred and paid \$116,534 of claim adjustment expenses during 2019, of which \$6,364 of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years.

The Company took into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses. There was no material value to the estimated salvage and subrogation.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State Regulating?

Maine

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [X] No []

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0000005513

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2018

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2013

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

05/28/2015

3.4

By what department or departments?
Maine

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [] No [] N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.
.....

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
.....				

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP
1110 Market Street, Suite 2016
Chattanooga TN 37402, USA
- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain
.....
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Scott Allan Carter,
Senior Vice President,
Chief Actuary and Appointed Actuary,
2211 Congress Street,
Portland, ME
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value\$
- 12.2

If, yes provide explanation:
N/A
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A [X]
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
.....
- 14.2

Has the code of ethics for senior managers been amended?

Yes [X] No []
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
In 1Q19, Unum made several enhancements to the Code of Conduct. These changes primarily involved updating several ethical scenarios to address current trends (e.g., Speak Up, Avoiding Work, Gifts and Entertainment) and revising language to align with corresponding policy revisions and provide clarification (e.g., Conflicts of Interest, Gifts and Entertainment, Fair Competition). In addition, other minor adjustments were made, such as hyperlink updates, reorganization of information, contact name changes, and renamed policies or links.
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- | | | | |
|--|--------------------------------------|--|-------------|
| 1
American Bankers Association (ABA) Routing Number | 2
Issuing or Confirming Bank Name | 3
Circumstances That Can Trigger the Letter of Credit | 4
Amount |
| | | | |

16.	Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?	Yes [X]	No []
17.	Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?	Yes [X]	No []
18.	Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?	Yes [X]	No []

INVESTMENT

- ## 20.2

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.103	Total payable for securities lending reported on the liability page.	\$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$
		25.22 Subject to reverse repurchase agreements	\$
		25.23 Subject to dollar repurchase agreements	\$
		25.24 Subject to reverse dollar repurchase agreements	\$
		25.25 Placed under option agreements	\$
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
		25.27 FHLB Capital Stock	\$
		25.28 On deposit with states	\$ 2,531,533
		25.29 On deposit with other regulatory bodies	\$
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
		25.32 Other	\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108	Yes [] No []
26.42 Permitted accounting practice	Yes [] No []
26.43 Other accounting guidance	Yes [] No []

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
JP Morgan Chase Bank, N.A.	New York, NY
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

GENERAL INTERROGATORIES

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Provident Investment Management, LLC	A.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
108527	Provident Investment Management, LLC .....	.....	.....	0S.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

GENERAL INTERROGATORIES

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	57,936,114	62,743,150	4,807,036
30.2 Preferred stocks			
30.3 Totals	57,936,114	62,743,150	4,807,036

30.4 Describe the sources or methods utilized in determining the fair values:
Bonds: Sources utilized in determining fair value are Barclays Capital Pricing, Interactive Data Pricing, and TRACE.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$10,693

36.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$25,513

37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$1,039

38.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers .....	.....733
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only

\$

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

All years prior to most current three years

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

All years prior to most current three years

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

2.2

Premium Denominator

21,521,427

4,791,895

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

3,858,475

1,027,382

2.5

Reserve Denominator

3,858,475

1,027,382

2.6

Reserve Ratio (2.4/2.5)

1.000

1.000

3.1

Does this reporting entity have Separate Accounts?

Yes [X] No []

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [X] No [] N/A []

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$0

3.4

State the authority under which Separate Accounts are maintained:

Maine Law

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No [X]

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No [X]

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

\$

4.

For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1

Amount of loss reserves established by these annuities during the current year:

\$0

4.2

List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written\$2,020,348
- 7.2 Total Incurred Claims\$3,170,189
- 7.3 Number of Covered Lives2,812

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:

9.21 Paid\$7,668,785

9.22 Received\$0
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1\$

10.22 Page 4, Line 1\$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$48,800,000
12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash\$281,100,000

12.12 Stock\$
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No [X]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium			
13.32 Paid claims			
13.33 Claim liability and reserve (beginning of year)			
13.34 Claim liability and reserve (end of year)			
13.35 Incurred claims			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools?\$

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?

15. How often are meetings of the subordinate branches required to be held?
.....

16. How are the subordinate branches represented in the supreme or governing body?
.....

17. What is the basis of representation in the governing body?
.....

18.1 How often are regular meetings of the governing body held?
.....

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?
.....

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?
.....

20. When and by whom are the officers and directors elected?
.....

21. What are the qualifications for membership?
.....

22. What are the limiting ages for admission?
.....

23. What is the minimum and maximum insurance that may be issued on any one life?
.....

24. Is a medical examination required before issuing a benefit certificate to applicants?

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []

26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []

27. What proportion of first and subsequent year's payments may be used for management expenses?

27.11 First Year%

27.12 Subsequent Years%

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []

28.2 If so, what amount and for what purpose?\$

29.1 Does the reporting entity pay an old age disability benefit?

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year?

30.2 If yes, when?
.....

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements?

32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []

32.3 If yes, explain
.....

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2019	2 2018	3 2017	4 2016	5 2015
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	172,968	182,424	190,917	203,508	216,386
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	35,466	38,826	42,502	46,861	52,585
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	208,433	221,250	233,419	250,368	268,971
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated				XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)					
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)					
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)					
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)					
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)	21,521,427	4,791,895			
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	21,521,427	4,791,895			
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	64,905,642	60,898,479	57,522,094	57,381,218	54,719,946
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	17,648,743	13,981,721	11,429,532	12,382,470	11,028,903
23. Aggregate life reserves (Page 3, Line 1)					
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1				XXX	XXX
24. Aggregate A & H reserves (Page 3, Line 2)	1,703				
25. Deposit-type contract funds (Page 3, Line 3)	5,014,207	5,286,495	5,971,554	5,841,230	5,715,704
26. Asset valuation reserve (Page 3, Line 24.01)	529,424	500,965	509,924	468,900	435,616
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	44,756,899	44,416,759	43,592,562	42,498,748	41,191,042
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	3,384,866	1,615,426	1,448,595	1,456,023	1,575,259
Risk-Based Capital Analysis					
30. Total adjusted capital	47,786,324	47,417,724	46,602,486	45,467,648	44,126,658
31. Authorized control level risk - based capital	2,191,818	2,209,386	1,953,039	1,965,569	1,893,767
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	94.1	97.4	94.1	91.8	75.8
33. Stocks (Lines 2.1 and 2.2)					
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	3.6	0.2	3.4	5.6	21.5
37. Contract loans (Line 6)					
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	2.3	2.4	2.5	2.6	2.7
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	567,495	230,470	158,478	293,597	285,599
53. Total admitted assets (Page 2, Line 28, Col. 3)	67,270,050	62,799,760	60,003,999	59,484,460	56,997,837
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	2,185,741	2,130,235	2,114,668	2,121,937	2,792,168
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(9,198)	4,682	(12,231)	(22,317)	(33,566)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(9,318)	(2,549)	4,278	(8,959)	7,247
57. Total of above Lines 54, 55 and 56	2,167,224	2,132,369	2,106,715	2,090,661	2,765,849
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)					
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	9,175,115	2,395,807			
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)					
61. Increase in A & H reserves (Line 19, Col. 6)	1,703				
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	51.4	57.3			
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	3.6	3.4	5.0	4.7	5.2
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	42.6	50.0			
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	60.9	69.1			
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	468,411				
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	1,027,382				
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2)					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	75,944	336,823	397,835	396,591	687,427
74. Ordinary - individual annuities (Page 6, Col. 4)	58	215,153	300,111	282,891	400,105
75. Ordinary-supplementary contracts	XXX	3,919	3,149	3,256	3,966
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)					
78. Group annuities (Page 6, Col. 5)	1,006,992	1,370,467	1,166,842	1,185,727	1,471,623
79. A & H-group (Page 6.5, Col. 3)					
80. A & H-credit (Page 6.5, Col. 10)					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	(55,037)	(714,422)			
82. Aggregate of all other lines of business (Page 6, Col. 8)					
83. Fraternal (Page 6, Col. 7)					
84. Total (Page 6, Col. 1)	1,027,957	1,211,940	1,867,938	1,868,465	2,563,121

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1	2	3	4	5	6	Number of		9	Total Amount of Insurance
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year			2,966	221,250						221,250
2. Issued during year										
3. Reinsurance assumed										
4. Revived during year										
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5										
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			2,966	221,250						221,250
Deductions during year:										
10. Death			39	2,883			XXX			2,883
11. Maturity			1	64			XXX			64
12. Disability							XXX			
13. Expiry			21	1,574						1,574
14. Surrender			87	6,701						6,701
15. Lapse			6	970						970
16. Conversion							XXX	XXX	XXX	
17. Decreased (net)				624						624
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			154	12,817						12,817
21. In force end of year (b) (Line 9 minus Line 20)			2,812	208,433						208,433
22. Reinsurance ceded end of year	XXX		XXX	208,433	XXX		XXX	XXX		208,433
23. Line 21 minus Line 22	XXX		XXX		XXX	(a)	XXX	XXX		
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates , Amount \$

Additional accidental death benefits included in life certificates were in amount \$, Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			162	6,085
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other .....			.96	11,001
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	11,140
31. Totals (Lines 27 to 30) .....			.96	22,141
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	223	13,325
34. Totals, whole life and endowment			2,493	172,968
35. Totals (Lines 31 to 34)			2,812	208,433

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			208,433	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)			208,433	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	820
---	-----

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Not applicable
47.2 Stated face amount

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			640	45,936				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(a)	640	(a) 45,936		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year		1		
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)		1		
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year		1		
10. Amount on deposit		(a) 11,364		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	42,923	5,986,136				
2. Issued during year	124,002	15,981,493				
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	166,925	XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	(11,583)	XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	(11,583)	XXX		XXX		XXX
10. In force end of year	178,508	(a) 23,627,815		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	464	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	464	
Deductions During Year:		
6. Decreased (net)	24	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	24	
9. In force end of year	440	
10. Amount of account balance	(a) 5,002,843	(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
States, Etc.			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama	AL	L	17,709		327,717		345,426	
2.	Alaska	AK	L			17,186		17,186	
3.	Arizona	AZ	L	9,225		823,587		832,813	
4.	Arkansas	AR	L	21,448		299,418		320,865	50
5.	California	CA	L	136,228		1,133,319		1,269,547	2,297,715
6.	Colorado	CO	L	593		600,818		601,411	6,522
7.	Connecticut	CT	L	58,886		5,473		64,360	5,829
8.	Delaware	DE	L	1,420		44,525		45,946	
9.	District of Columbia	DC	L	288		130,770		131,058	
10.	Florida	FL	L	120,524		1,147,290		1,267,814	21,803
11.	Georgia	GA	L	7,801		2,218,065		2,225,866	
12.	Hawaii	HI	L	761				761	
13.	Idaho	ID	L	1,137		179,315		180,452	
14.	Illinois	IL	L	30,452		485,996		516,448	
15.	Indiana	IN	L	26,525		166,972		193,497	6,522
16.	Iowa	IA	L	45,223		26,265		71,487	
17.	Kansas	KS	L	7,038		1,175		8,213	
18.	Kentucky	KY	L	46,532		2,152,880		2,199,412	
19.	Louisiana	LA	L			248,107		248,107	
20.	Maine	ME	L	103,152		5,774		108,926	
21.	Maryland	MD	L	37,772		14,505		52,277	7,121
22.	Massachusetts	MA	L	126,194		171,400		297,594	6,907
23.	Michigan	MI	L	3,243		315,737		318,980	9,676
24.	Minnesota	MN	L	12,469		549,435		561,904	
25.	Mississippi	MS	L	80,477		5,034		85,510	30,198
26.	Missouri	MO	L	52,158		651,460		703,618	
27.	Montana	MT	L	1,958		10,034		11,992	
28.	Nebraska	NE	L	1,269		158,323		159,592	
29.	Nevada	NV	L	44,963		9,316		54,279	502
30.	New Hampshire	NH	L	31,024		29,550		60,574	
31.	New Jersey	NJ	L	156,146		3,992		160,138	6,710
32.	New Mexico	NM	L	1,078				1,078	
33.	New York	NY	N						
34.	North Carolina	NC	L	135,503		1,877,638		2,013,142	6,543
35.	North Dakota	ND	L	1,179		16,202		17,381	
36.	Ohio	OH	L	371,343		216,726		588,069	29,908
37.	Oklahoma	OK	L	22,739		9,568		32,307	2,752
38.	Oregon	OR	L	592		262,203		262,795	
39.	Pennsylvania	PA	L	42,137		326,452		368,589	19,434
40.	Rhode Island	RI	L	13,628				13,628	1,289
41.	South Carolina	SC	L			67,363		67,363	
42.	South Dakota	SD	L	584		131,797		132,381	
43.	Tennessee	TN	L	91,265		1,411,908		1,503,173	21,592
44.	Texas	TX	L	40,952		2,732,415		2,773,367	109,064
45.	Utah	UT	L	3,864		267,000		270,864	
46.	Vermont	VT	L	37,809				37,809	
47.	Virginia	VA	L	52,146		27,593		79,739	
48.	Washington	WA	L	5,363		16,215		21,578	
49.	West Virginia	WV	L	16,397		216,852		233,250	
50.	Wisconsin	WI	L			224,113		224,113	
51.	Wyoming	WY	L						
52.	American Samoa	AS	N						
53.	Guam	GU	N						
54.	Puerto Rico	PR	N						
55.	U.S. Virgin Islands	VI	N						
56.	Northern Mariana Islands	MP	N						
57.	Canada	CAN	N						
58.	Aggregate Other Alien	OT	XXX	1,153				1,153	
59.	Subtotal	XXX		2,020,348		19,737,484		21,757,831	2,590,137
90.	Reporting entity contributions for employee benefits plans	XXX							
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX							
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX							
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		176,153				176,153	
94.	Aggregate or other amounts not allocable by State.....	XXX							
95.	Totals (Direct Business).....	XXX		2,196,500		19,737,484		21,933,984	2,590,137
96.	Plus reinsurance assumed.....	XXX							
97.	Totals (All Business).....	XXX		2,196,500		19,737,484		21,933,984	2,590,137
98.	Less reinsurance ceded.....	XXX		2,196,500				2,196,500	2,588,457
99.	Totals (All Business) less Reinsurance Ceded	XXX				(c) 19,737,484		19,737,484	1,680
DETAILS OF WRITE-INS									
58001.	GBR UNITED KINGDOM	XXX		1,153				1,153	
58002.	.....	XXX							
58003.	.....	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		1,153				1,153	
9401.	.....	XXX							
9402.	.....	XXX							
9403.	.....	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....50 R - Registered - Non-domiciled RRGs.....
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... Q - Qualified - Qualified or accredited reinsurer.....
N - None of the above - Not allowed to write business in the state.....7

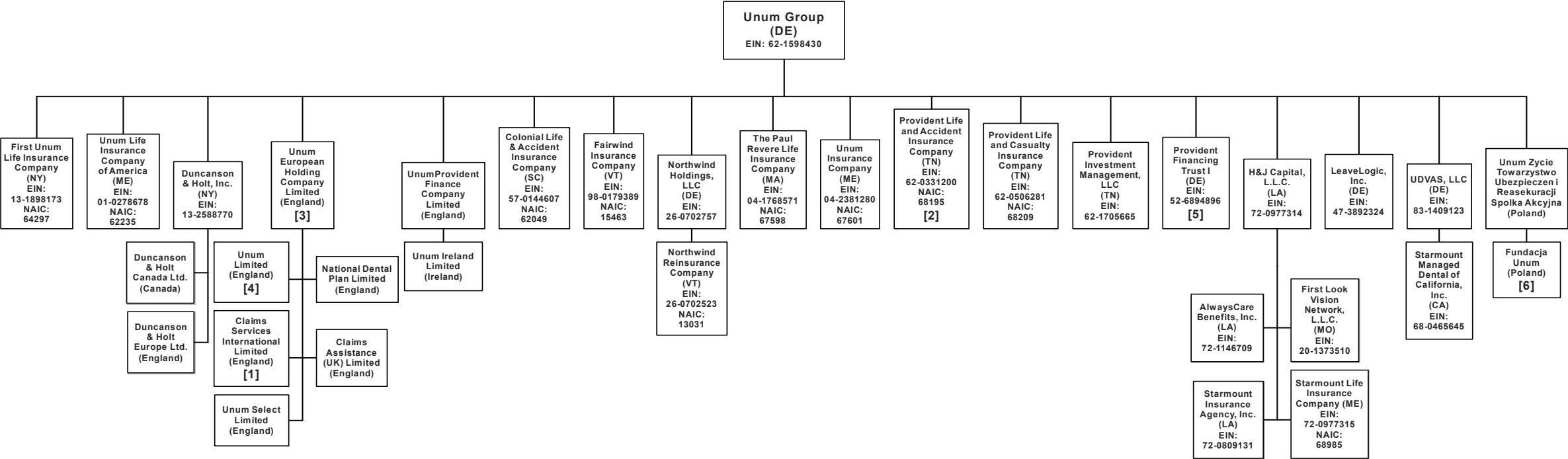
(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
Individual premiums are allocated according to the policyholder's state of residence based on the mailing address used for billing. Deposit-type funds are allocated based on the account holder's state of residence.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



Percentage of ownership is 100% unless otherwise indicated:
[1] 50% owned by Unum European Holding Company Limited, and 50% owned by Unum Limited
[2] 85.9% owned by Unum Group, 10.1% owned by The Paul Revere Life Insurance Company, and 4.0% owned by Unum Life Insurance Company of America
[3] 80% owned by Unum Group, and 20% owned by UnumProvident Finance Company Limited
[4] 72% owned by Unum European Holding Company Limited, and 28% owned by UnumProvident Finance Company Limited
[5] Statutory business trust which issued common and preferred securities representing undivided beneficial interests in the assets of the trusts. Unum Group owns 100% of the common securities.
[6] No stock ownership. Indirect control through the right to appoint Board members.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE UNUM INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 8.3

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
08.304.												
08.397. Summary of remaining write-ins for Line 8.3 from overflow page												

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